

PATENT

Application No.: 09/613361
Attorney Docket No.: 96-140-C1AMENDMENTS to the CLAIMS

1 – 69. (CANCELLED)

70. (PREVIOUSLY PRESENTED) A method for issuing a gift certificate corresponding to a financial account, comprising the steps of:

generating, by a computer, a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier; and
distributing said gift certificate to an owner of said financial account.

71. (PREVIOUSLY PRESENTED) The method of claim 70 wherein the financial account identifier cannot be discerned from the gift certificate identifier by a third party.

72. (PREVIOUSLY PRESENTED) The method of claim 70, further including the steps of:

receiving an indication of a gift certificate redemption; and
updating stored account data to reflect the redemption.

73. (PREVIOUSLY PRESENTED) A method for issuing a gift certificate corresponding to a financial account, comprising the steps of:

generating, by a computer, a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

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producing a gift certificate including thereon said certificate identifier,
said gift certificate not including said account identifier; and
distributing said gift certificate to a recipient.

74. (PREVIOUSLY PRESENTED) The method of claim 73 wherein the
financial account identifier cannot be discerned from the gift certificate identifier
by a third party.

75. (PREVIOUSLY PRESENTED) The method of claim 73, further
including the steps of:

receiving an indication of a gift certificate redemption; and
updating stored account data to reflect the redemption.

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76. (PREVIOUSLY PRESENTED) A system for issuing a gift certificate drawn on a financial account, comprising:

computer means for generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

means for producing a gift certificate including thereon said certificate identifier,

said gift certificate not including said account identifier; and

means for distributing said gift certificate to an owner of said financial account.

77. (PREVIOUSLY PRESENTED) A system for issuing a gift certificate drawn on a financial account, comprising:

computer means for generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

means for producing a gift certificate including thereon said certificate identifier,

said gift certificate not including said account identifier; and

means for distributing said gift certificate to a recipient.

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78. (PREVIOUSLY PRESENTED) A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier; and
distributing said gift certificate to an owner of said financial account.

79. (PREVIOUSLY PRESENTED)) A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier; and
distributing said gift certificate to a recipient.

80. (CANCELLED)

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81. (PREVIOUSLY PRESENTED) A method comprising:
producing a gift certificate,
the gift certificate including a sixteen-digit certificate identifier,
in which the sixteen-digit certificate is determined by a
computer,
in which the sixteen-digit certificate identifier is an alias of an account
identifier that identifies a financial account, and
in which the account identifier identifies a credit card account;
and
distributing the gift certificate to an owner of the credit card account.
82. (PREVIOUSLY PRESENTED) The method of claim 81, in which the
gift certificate is for a single use.
83. (PREVIOUSLY PRESENTED) A method comprising:
determining stored account data associated with a financial account,
in which the account data includes an account identifier that identifies
the financial account;
generating, by a computer, an alias identifier that provides an indirect
link to the financial account,
in which the alias identifier is different from the account identifier;
producing a gift certificate, the gift certificate including the alias
identifier; and
providing the gift certificate to a recipient.

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84. (PREVIOUSLY PRESENTED) The method of claim 83, in which the gift certificate is for a single use.

85. (PREVIOUSLY PRESENTED) The method of claim 83, in which the gift certificate does not include the account identifier.

86. (PREVIOUSLY PRESENTED) The method of claim 83, in which the alias identifier comprises at least fifteen digits.

87. (PREVIOUSLY PRESENTED) The method of claim 83, in which the recipient is an owner of the financial account.

88. (PREVIOUSLY PRESENTED) The method of claim 83, in which the financial account is a credit card account.

89. (PREVIOUSLY PRESENTED) The method of claim 83, in which the financial account is a checking account.

90. (PREVIOUSLY PRESENTED) The method of claim 83, in which the gift certificate comprises at least one of:

a paper certificate,

a stored value card, and

a magnetic stripe card.

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91. (NEW) A method comprising:
determining stored account data associated with a financial account,
in which the account data includes an account identifier that identifies
a credit card account;
generating, by a computer, an alias account number that provides an indirect
link to the credit card account,
in which the alias account number is different from the account
identifier, and
in which the alias account number comprises at least fifteen numeric
digits;
producing a magnetic stripe card,
the magnetic stripe card including the alias account number; and
providing the magnetic stripe card to a recipient.